NEW HORIZONS

York County Area Agency on Aging

Volume 23, NO. 1 Spring 2016

Telephone:

(717) 771-9610 or 1-800-632-9073

Email:

aging@yorkcountypa.gov

Website:

www.ycaaa.org



President CommissionerSusan P. Byrnes

Vice President Commissioner
Doug Hoke

Commissioner Christopher B. Reilly

Inside This Issue . . .

Older Americans Month 2016

Older Americans Month was established in 1963. At that time, only 17 million living Americans had reached their 65th birthdays. About a third of older Americans lived in poverty and there were few programs to meet their needs.

Interest in older Americans and their concerns were growing. In April of 1963, President John F. Kennedy's



BLAZE A TRAIL: MAY 2016

meeting with the
National Council of Senior Citizens served as a
prelude to designating May as "Senior Citizens
Month." Thanks to President Jimmy Carter's
1980 designation, what was once called Senior
Citizens Month, is now called "Older
Americans Month," and has become a tradition.

The Older Americans Act (OAA) was signed into law by President Lyndon B. Johnson in 1965. It has created the foundation for a nationwide system of services and supports that helps millions of older adults continue to live independently, and with dignity, as they age. It is estimated that OAA services reach one in five older adults, with special emphasis on serving the most vulnerable among the older population. These services include connecting people with information about available resources and assistance accessing those resources; homemaker and personal care services; homedelivered and congregate meals; caregiver support; preventive health services; transportation; legal assistance; and elder abuse prevention.

Historically, Older Americans Month has been a time to acknowledge the contributions of past and current older persons to our country, in particular those who defended our country. Every President since Kennedy has issued a formal proclamation during or before the month of May asking that the entire nation pay tribute in some way to older persons in their communities. Older Americans Month is celebrated across the country through ceremonies, events, fairs, and other such activities.

The Administration for Community Living (ACL) takes this opportunity to raise awareness about important issues facing older adults. They highlight the ways that older Americans are advocating for themselves, their peers, and

their communities.

May is a month of fresh beginnings. Perennials bloom once again, blazing a trail of bright color. This May we celebrate Older American's Month (OAM), acknowledging the perennial contributions of older adults to our nation. The Administration for Community

Living 2016 OAM theme is Blaze a Trail.

Be a trailblazer for successful aging! Join activities to promote your own personal well-being! Choose from the many "Blaze a Trail" programs and self-advocacy opportunities listed in this issue of the *New Horizons*.

York County Senior Centers provide a place for learning, socialization and health promotion. In addition to a nutritious meal, many wonderful programs and activities are provided. There is no cost to attend. Visit page 15 for their contact information.

Fall prevention is important when "blazing a trail." *A Matter of Balance* classes are being offered to help older adults manage their concerns about falling and increase activity levels. Anyone who has a fear of falling or has fallen in the past should attend. This program emphasizes making changes to reduce fall risks at home and exercising to increase strength and balance. Class schedules can also be found on page 15.

If maintaining a healthy lifestyle and fitness sound good to you, pages eight and nine offer information on the 2016 York County Senior Games. York County residents 50 years of age or older by December 31, 2016, are eligible to participate. There is sure to be an event for everyone; bocce, card games, darts, hoops, horseshoes, mini golf, 9-hole golf, swimming, and target and trap shooting are just a few.

Just as important is advocating for your own health care choices in the event of serious disease. Events are being held to provide



From The Director

Dear Reader:

You will have noticed that the last issue of the *New Horizons* did not arrive at your home or office on its regular schedule. The

cancellation of the winter issue was necessitated by Pennsylvania's budget impasse which delayed funding to our Agency for the first six months of the fiscal year. The budget impasse also compelled our Agency to take cost-saving measures such as implementation of a waiting list for services and halting any non-essential spending.

I am happy to report that funding for Aging services has been released to our Agency and we are working hard to ensure that older adult service needs are being met. I am hopeful that the next budget cycle will go much smoother than the last and there will be no interruption in funding or service provisions.

Budget woes behind us, the Agency is moving into an exciting time of the year. In April, we celebrate National Volunteer Month and show our appreciation to all of our volunteers for their dedication and service over the past year.

We are reliant on these volunteers and would not be able to serve the community as effectively as we do without them. We are grateful and inspired by this group of people and are always on the lookout for new volunteers.

In May, we celebrate Older Americans Month. The theme this year is "Blaze a Trail". This theme fits well with the changing demographics across the nation. As the older adult population grows, there will be a need to blaze many new trails to achieve successful aging. The seventy-seven million baby boomers will stress current systems and necessitate a creative approach to the delivery of Aging services. This change may not come easily; however, it will be necessary. As Ralph Waldo Emerson stated, "Do not go where the path may lead, go instead where there is no path and leave a trail."

This time of the year we are also celebrating the return of pleasant weather. It is a time when we are no longer confined to our homes and can spend some time outdoors. Luckily, we live in an area that offers many parks and walking trails for exercise. These recreation areas offer the perfect opportunity to start a walking regimen while preparing for the 2016 York County Senior Games. The Games are only few months away.

According to the United States Surgeon General, moderate physical exercise helps prevent and reduce the severity of chronic diseases, such as high blood pressure and diabetes, and also improves mood and mobility. Walking is also low-cost and available to almost everyone. All you need is a comfortable pair of walking shoes and a place to walk. No need to have a gym membership or purchase expensive exercise equipment.

While walking is not the only way to embrace healthy aging, it could be a small change that makes other life goals seem more attainable. For those interested in utilizing walking areas in York County, I recommend visiting the "Parks and Recreation" section of the York County website at www.yorkcountypa.gov. Additional walking information can also be obtained at www.yorkcountytrails.org and www.yorkhikingclub.com.

I wish you happy trails and a wonderful Spring!





NEW HORIZONS

Published the first day of March, June, September and December

By
York County Area Agency on Aging
100 West Market Street, York, PA. 17401
Phone: (717)771-9610
(800)632-9073
FAX: (717)771-9044

E-Mail: aging@yorkcountypa.gov Website: www.ycaaa.org

Mark W. Shea Ross Stanko YCAAA Director

Director of Operations and Outreach

Jenny Nace

Editor/Advertising Sales/ Circulation

Mission Statement

The primary focus of the York County
Area Agency on Aging is to provide education,
advocacy, and coordination of communitybased services to empower older adults to
maximize their independence and quality
of life.

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The **New Horizons** is free to residents of York County, Pennsylvania. As publishing and postage costs continue to rise, donations are gladly accepted to offset the cost.

Name (Please Print Clearly)	
Amount of Donation	

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Please mail this form and make donation to:

York County Area Agency on Aging
New Horizons
100 West Market Street,
York, PA 17401

Spring 2016

Please notify YCAAA to discontinue your mailed issue.

Volunteer of the Month

DECEMBER *Fred Slegel*Financial Counselor

JANUARY Barbara DollAPPRISE Counselor

FEBRUARY
Dick & Sandy Bear
Advisory Council,
Financial Counselor,
Senior Games, General
Office Assistance &
Special Events

MARCH Bill Schreiber Bulk Mail Assistance, Peer Educator & New Horizons Delivery

APRIL Jean Gross A Matter of Balance Coach & Special Events

YCAAA Advisory Council

The next York County Area Agency on Aging Advisory Council meeting will be held at 12:30 PM on Monday, April 11 at the York County Department of Emergency Services, 120 Davies Drive, York.



A Look at the York County Area Agency on Aging

~ OUR MISSION ~

The primary focus of the York County Area Agency on Aging is to provide education, advocacy, and coordination of community-based services to empower older adults to maximize their independence and quality of life.

YCAAA ADVISORY COUNCIL MEMBERS

Nina Aimable
Richard Bear
Diane Berkheimer
Sharon Bixler
Debra Daniels
Patricia Egger
Richard Farr
William Gordon
Joni Griffin
Beverly Grove*

Susan Heinle Robert Jensenius Sardari Khanna William Long Kimberly Maglaughlin John Manley Phyllis Seelig JoAnn Teyral (*Deceased)

Jacqueline Harrington

Serving the 97,800 older adults in York County during fiscal year 2014-2015 Facts and Figures

NUTRITIONAL SUPPORT

201,167 Home Delivered meals **196,836** Congregate meals

TRANSPORTATION

41,946 "rabbittransit" Trips

LEVEL OF CARE DETERMINATION

3,201 Assessments

PERSONAL CARE 38,200 Hours of Care

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HOME SUPPORT

7,990 Hours of Care

OLDER ADULT PROTECTIVE SERVICES

480 Elder Abuse Investigations

VOLUNTEER SERVICE

205 Volunteers **11,526** Hours **\$245,732** Value

NEW HORIZONS NEWSPAPER

29,000 Households Receive

FARMERS MARKET NUTRITION PROGRAM

12,000 Vouchers **3,000** Seniors

INFORMATION AND ASSISTANCE

48,615 Contacts

APPRISE INTERACTIVE PRESENTATIONS 796 Attendees

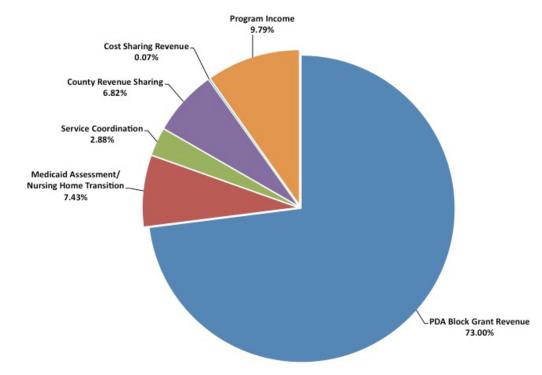
APPRISE PROGRAM CLIENT CONTACTS

6,860 Contacts with Medicare Beneficiaries

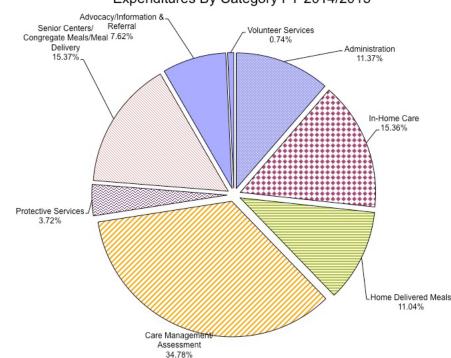
YORK COUNTY SENIOR GAMES

800 Participants & Volunteers

Revenue by Category FY 2014/2015



Expenditures By Category FY 2014/2015



*In- Home Care Includes: Bathing, Laundry, Respite, Grocery Shopping

Volunteers Provide Free Tax Preparation

AARP volunteers will be available to assist you in completing tax and property tax/rent rebate applications at sites throughout York County. Select the site nearest your home and call to schedule an appointment.

The volunteers can assist with a number of different forms and returns.

Federal Income Tax Return

If your taxable income is such that you are required to file a return, this form will be completed. The IRS encourages people not to file a federal return if it is not necessary, or if they do not have a refund due

You will have to file a return if any of the following special situations apply to you:

- You may have to file a Federal tax return if you have received distributions from Individual Retirement Arrangements (IRA) or if you sold your home.
- 2. Sold securities.
- 3. Had taxes withheld and qualify for a refund.
- Wish to apply for the Earned Income Credit.
- 5. Are self-employed and your net earnings were more than \$400 a year.
- 6. Have other taxable income within our scope.
- If you are not on Medicare and received a Premium Tax Credit as part of the Affordable Care Act.

State Income Tax Return

Those who do not need to file a Federal return are still required to file with the Commonwealth of Pennsylvania. The Commonwealth requires both residents and non-residents to file if they have as little as \$33.00 of taxable income such as interest, dividends, capital gains and earnings.

Although it is necessary to file, many

persons may be eligible for Pennsylvania's "forgiveness" provisions. The AARP volunteer will assist in helping to determine whether you need to file and complete the necessary forms.

If you purchased merchandise tax free from out of state that is taxed in Pennsylvania, you are required to make a sales tax payment to the state based on the cost of said merchandise or a chart based on income.



Rent/Property Tax Rebates and PACE Forms

Property Tax and Rent Rebate forms will be filled out if you meet the income guidelines and have a rent certificate completed by your landlord, or receipted property tax forms. New applications and renewals due during the income tax filing season for the Pharmaceutical Assistance Contract for the Elderly (PACE) program will be handled with completion of your tax forms

WHAT SHOULD YOU BRING TO YOUR TAX APPOINTMENT?

After you have made an appointment at the site that is nearest to your home, the next step is to make sure that you are properly prepared.

It is important that you bring all of the information and documents that will be needed to complete the tax returns and other forms with you to your appointment.

Bring the following:

- 1. Blank copies of any of the forms that you have received through the mail.
- Verification of all types of income you have received during the year, i.e., wages (W-2s).
- All 1099 forms for interest, dividends, capital gains, unemployment payments, IRA distributions, pensions, Social Security benefits, etc.
- 2015 property tax receipts (for tax rebate applicants – with the tax collectors "Paid" stamp on them).
- 5. Rent certificates completed by landlord (for rent rebate applicants).
- 6. Other pertinent information.
- If available, bring last year's income tax forms, i.e., federal, state and local income tax forms, property tax/rent rebate forms, any PACE material or sewer rebate forms (York City residents only).
- You and your dependents' Social Security cards and identification cards.
- Cost of untaxed purchases via internet, phone, and catalogue or bought in another state.
- 10. Any Affordable Care Act forms and papers.

It is important that you come fully prepared. This will make it possible for the volunteers to assure that you receive all benefits that are rightfully yours, and will eliminate the need for you to make a second trip.

Homebound individuals should schedule an appointment at a site and have a designated representative take your paperwork to the appointment.

Tips to Keep Your Tax Records Secure: Protect Yourself from Identity Theft

Do you keep old tax returns stuffed in a shoebox in the back of a closet? If so, please consider changing that approach!

The IRS has teamed up with state revenue departments and the tax industry to make sure you understand the dangers to your personal and financial data. "<u>Taxes. Security. Together.</u>" Working in partnership with you, we can make a difference.

You should keep your tax records safe and secure, whether they are stored on paper or kept electronically. The same is true for any financial or health records you store, especially any document bearing Social Security numbers.

You should always keep copies of your tax returns and supporting documents for several years to support claims for tax credits and deductions.

Because of the sensitive data, the loss or theft of these documents could lead to identity theft and have an economic impact. These documents contain the Social Security numbers of you, your spouse and dependents, old W-2 income and bank account information. A burglar could easily turn your old shoe box full of documents into a tax-related identity theft crime.

Here are just a few of the easy and practical steps to better protect your tax records:

- Always retain a copy of your completed federal and state tax returns and their supporting materials. These prior-year returns will help you prepare your next year's taxes, and receipts will document any credits or deductions you claim should questions arise later
- If you retain paper records, you should keep them in a secure location, preferably under lock and key, such as a secure desk drawer or a safe.
- If you retain records on your computer, you

should always have an electronic back-up, in case your hard drive crashes. You should encrypt the files both on your computer and any back-up drives you use. You may have to purchase encryption software to ensure the files' security.

- Dispose of old tax records properly. Never toss paper tax returns and supporting documents into the trash. Your federal and state tax records, as well as any financial or health records, should be shredded before disposal.
- If you are disposing of an old computer or back-up hard drive, keep in mind there is sensitive data on these. Deleting stored tax files will not remove them from your computer. You should wipe the drives of any electronic product you trash or sell, including tablets and mobile phones, to ensure you remove all personal data. Again, this may require special disk utility software.

2015 Tax Year Assistance Schedule

Sites are open on the day listed until April 15, 2016

Note: Please do not call the churches as no one there has knowledge of the tax program. Church personnel cannot answer tax questions or make appointments. **

Appointments are required. Call (717) 771-9042 to schedule an appointment for the following locations:

Locations/Hours/Dates of Service

Messiah United Methodist Church

1300 N. Beaver Street, York

Tuesdays 8:30 AM - 1:00 PM

York Alliance Church

501 Rathton Road, York

Fellowship Hall in back of church

Wednesdays 8:30 AM - 12:30 PM

Union Fire Company

201 York Street, Manchester

Fridays: March 4, 25; April 8, 15

8:30 AM - 11:30 AM

Aldersgate United Methodist Church

397 Tyler Run Road

March 12 Saturday:

8:30 AM - 1:00 PM

Appointments are made at the following sites by calling the particular site at the phone number listed following each address.

Delta Senior Center

5 Pendyrus Street, Delta 456-5753

One day site: Monday, March 14 9:00 AM - 3:00 PM

Dover Area Community Library

3700-3 Davidsburg Road, Dover 292-6814 8:30 AM - 12:30 PM Thursdays Call on Wednesdays 10 AM-1 PM and 5-8 PM

Thursdays 1 – 5 PM

Eastern Area Senior Center

243 Hellam St. Wrightsville 252-1641 8:30 AM - 11:30 AM Wednesdays Thursdays 8:30 AM - 11:30 AM

Grace United Methodist Church

473 Plank Road, New Freedom (Shrewsbury) Mondays 8:30 AM - 1:00 PM

(Call the Stewartstown Senior Center at 993-3488, Monday through Friday from 9 AM to 1 PM to schedule an appointment)

Hanover Church of the Brethren

601 Wilson Avenue, Hanover

Mondays 8:30 AM - 12:30 PM (Call Hanover Area Council of Churches at 633-6353 to schedule appointments Monday through Friday from 8:00 AM to 3:00 PM only)

Red Lion Senior Center

20C Gotham Place, Red Lion 244-7229 Thursdays 8:30 AM - 12:30 PM

Windy Hill on the Campus

1472 Roth's Church Road Suite 103,

Spring Grove 225-0733 8:30 AM - 12:00 NOON Tuesdays

The following site will schedule for members and those with limited mobility.

Red Land Senior Center

736 Wyndamere Road, Lewisberry 938-4649 March 11, and April 1 Fridays: 9:00 AM - 12:00 PM



Sites at senior centers/Dover Area Community Library will follow the center's closing announcements.

INCLEMENT WEATHER

Other sites will go by the school district's weather policy in which they are located. If it is closed, the site will be closed, if there's a delay, the site will adhere as safely as possible to the regular schedule of appointments.

Tips to Keep Your Tax Records Secure: Protect Yourself from Identity Theft (cont. from pg. 4)

The IRS recommends retaining copies of your tax returns and supporting documents for a minimum of three years to a maximum of seven years. Remember to keep records relating to property you own for three to seven years after the year in which you dispose of the **property.** Three years is a timeframe that allows you to file amended returns (if questions arise on your tax return) and seven years is a timeframe that allows filing a claim for adjustment in a case of bad debt deduction or a

Protect Yourself

loss from worthless securities.

Scammers make unsolicited calls claiming to be IRS officials. They demand that the victim pay a bogus tax bill. They con the victim into sending cash, usually through a prepaid debit card or wire transfer. They may also leave "urgent" callback requests through phone "robocalls," or via a phishing email.

Many phone scams use threats to intimidate and bully a victim into paying. They may even threaten to arrest, deport or revoke the license of their victim if they don't get the money.

Scammers often alter caller ID numbers to make it look like the IRS or another agency is calling. The callers use IRS titles and fake badge numbers to appear legitimate. They may use the victim's name, address and other personal information to make the call sound official.

Here are five things the scammers often do but the IRS will not do. Any one of these five things is a tell-tale sign of a scam.

The IRS will never:

- call to demand immediate payment, nor will the agency call about taxes owed without first having mailed you a bill.
- demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe.
- require you to use a specific payment method for your taxes, such as a prepaid debit card.
- ask for credit or debit card numbers over the phone.
- threaten to bring in local police or other lawenforcement groups to have you arrested for not paying.

If you get a phone call from someone claiming to be from the IRS and asking for money and vou don't owe taxes (or have no reason to think that you do), you should:

• Never give out any information. Hang up immediately.

- Contact the "IRS Impersonation Scam Reporting" web page. You can also call 1-800-366-4484.
- Report it to the Federal Trade Commission. Use the "FTC Complaint Assistant" on FTC. gov. Please add "IRS Telephone Scam" in the notes.

If you know you owe, or think you may owe

• Call the IRS at 1-800-829-1040. IRS workers can help you.

Stay alert to scams that use the IRS as a lure. Tax scams can happen any time of year, not just at tax time. For more, visit "Tax Scams and Consumer Alerts" on IRS.gov.

Additional steps:

- Check your credit report annually; check your bank and credit card statements often.
- Review your Social Security Administration records annually: Sign up for My Social Security at <u>www.ssa.gov</u>.
- If you are an identity theft victim whose tax account is affected, review www.irs.gov/ identitytheft for details.

Source: Internal Revenue Service <u>www.irs.gov</u>

NATIONAL HEALTHCARE DECISIONS DAY April 16, 2016

This is a day set aside to educate Americans about the importance of advance care planning. It involves having conversations with loved ones about end of life wishes and putting those wishes in writing, in the form of Advance Directives. During the month of April, Your Life – Your Wishes Task Force is offering free Advance Directives Workshops to guide you through this process.

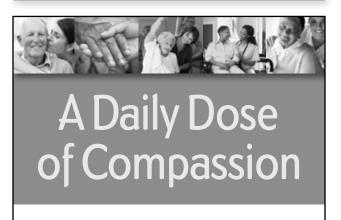
For a location close to you contact:

Healthy York County Coalition Deborah Gogniat, Coordinator Email: dgogniat@wellspan.org Phone: (717) 771-3801

MARK YOUR CALENDARS!

The 2016 York County Department of Veterans Affairs will hold its Memorial Day Service on Monday, May 30, 2016, beginning at 11:00 a.m. The ceremony will be held at Veterans Memorial Park in York City (next to York Catholic High School).

For more information contact the York County Department of Veterans Affairs at (717) 771-9218.



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You're Invited to a Community Discussion: Consider the Conversation



If you
were seriously
ill and unable
to speak for
yourself,
would your
family and
health care

team know what kind of care you would want? Regardless of your age or health condition, it is important to discuss your choices and preferences with family, friends, faith leaders, and/or healthcare providers - before you experience a health crisis. Join us to learn more about your options.

Events will begin with the showing of "Consider the Conversation" - an inspiring documentary that examines end-of-life conversations and care. Following the film, a panel of local experts will provide additional insights and offer the opportunity for questions and answers. All participants will receive a reference packet with helpful information to start the conversation with loved ones.

Learn About:

- The importance of advance care planning for all ages
- Emotional, physical and social burdens of dying
- Talking with others about end-of-life wishes

Register for an event near you:

Friday, March 25, 10:00-11:30 a.m.
Osher Lifelong Learning Institute (OLLI)
Penn State York
1031 Edgecomb Avenue
York, PA 17403
Registration Deadline March 10

Registration Deadline March 10 Call to register: (717) 771-4015 Website: olli.yk.psu.edu

Saturday, April 2 from 1:30 - 3:00 PM

St. Mary's – Immaculate Conception BVM Church Parish Hall

309 S. George Street York, PA 17401

Call to register: (717) 845-7629 or Email: office@stmarysyork.org

Monday, April 18, 7:00 p.m.
South Western High School Auditorium

200 Bowman Road Hanover, PA 17331

Call to register: (717) 771-3801 Healthy York County Coalition or Email: dgogniat@wellspan.org

Wednesday, May 4, 7:00 p.m. Aldersgate Methodist Church 397 Tyler Run Road York, PA 17403

Call to register: (717) 771-3801 Healthy York County Coalition or Email: dgogniat@wellspan.org

Assistance Available to Help Seniors with Mosquito Concerns

By: Tom Smith, Program Administrator York County West Nile Virus Program

Do you or a family member have mosquitoes every summer when the weather gets warm? Do you know someone who can no longer maintain their property due to health issues? The best way to reduce mosquitoes is to make sure that no containers hold stagnant water. Stagnant water can be found from swimming pools to corrugated piping used on downspouts. Anything that can hold water can potentially become a breeding place for mosquitoes. During the summer, mosquitoes complete their life cycle of egg to adult within 7 days, which intensifies the problem. If not properly cared for, items such as a swimming pool or ornamental pond can attract mosquitoes that could plague an entire neighborhood.

It is important to take all precautions to reduce the chance of getting bitten by mosquitoes. Certain species can transmit the often serious, West Nile Virus. Symptoms in humans can range from a mild fever to possibly encephalitis (inflammation of the brain). On rare occasions, West Nile Virus can be fatal. Young children and anyone aged 50 and over, is considered higher risk for health issues from West Nile Virus.

Some mosquito species may only be a nuisance. In York County we now have the

daytime active Asian Tiger mosquito and cleaning up and eliminating stagnant water is the only way to eliminate this mosquito. This small mosquito has black and white stripes and is a very aggressive biter. Many people when bitten have reported getting welts the size of quarter. Then the itching and scratching follows, which can lead to an infection.

Tips to reduce biting mosquito concerns include using an insect repellent. Products with DEET are recommended. Other repellents may also be used. If you are just sitting outside on a porch, deck or patio, take an electric fan outside with you. Mosquitoes don't like the wind and the fan will help keep them away.

Concerns about mosquitoes can be reported to the Penn State Extension York County West Nile Virus Program. This program is supported by the York County Commissioners and Pennsylvania Department of Environmental Protection. County wide mosquito surveillance is performed from the end of April through September each year. There is no cost for this program. Staff will gladly visit your property to provide assistance, make recommendations and perform free treatment of any mosquito sources found. Additional educational literature is also available. For more information readers may contact the York County West Nile Virus Program Administrator, Tom Smith, at 717-840-2375 or by email at TLS35@psu.edu.

2016 Senior Farmers Market Nutrition Program



The York County
Area Agency on Aging,
in conjunction with
the Pennsylvania
Department of
Agriculture, will again
distribute fruit and
vegetable vouchers to
qualifying seniors. This

program provides \$20.00 in vouchers to eligible York County seniors to buy fresh fruit and vegetables from participating local farm markets.

York County residents who are 60 years of age or older by December 31, 2016, and who meet the income criteria are eligible for the program. The income guidelines have not been announced for the 2016 program as of the printing of this publication. The income criteria will be announced via local media, at all Senior Centers and on the Area Agency on Aging website when available.

Other important information includes:

- ▶ Proof of age and York County residency <u>must</u> be shown to obtain your vouchers.
- ▶ A 2016 Farmers Market Proxy Form is required, along with proof of **age and residency** for the eligible individual, as well as the proxy's ID. **Only 2016 Proxy forms will be accepted**. This form will be available at local Senior Centers and on the Agency on Aging web site at www.ycaaa.org.
- ▶ One individual may not pick up vouchers with a 2016 Proxy Form for more than four people.
- ▶ Seniors who are living in a nursing home, personal care home, or other residential facilities where meals are provided are ineligible to receive vouchers.
- ▶ Individuals are eligible to receive the vouchers only <u>once per calendar year</u>.
- ▶ Vouchers can be redeemed from June 1 through November 30.

Vouchers will be distributed at the following locations for as long as the supply lasts:

Prime of Life Festival (NEW LOCATION)
York College Field House
441 Country Club Road, York
Thursday, May 26 9:30 AM – 2:30 PM

Crispus Attucks Association
605 South Duke Street, York
Wednesday, June 1 9:30 AM – 11:30 AM

Heritage Senior Center
3700 Davidsburg Road, Dover
Thursday, June 2 9:00 AM – 11:30 AM

Stewartstown Senior Center
26 South Main Street, Stewartstown
Friday, June 3 9:30 AM – 11:30 AM

White Rose Senior Center
27 South Broad Street, York
Tuesday, June 7 9:00 AM – 11:30 AM

Northeastern Senior Community Center 131 Center Street, Mt. Wolf Thursday, June 9 9:30 AM – 11:30 AM

<u>Delta Area Senior Center</u> 5 Pendryus Street, Suite 1, Delta **Tuesday, June 28** 9:30 AM – 11:30 AM

Susquehanna Senior Center 2427 Craley Road, Wrightsville Wednesday, June 29 9:30 AM – 11:30 AM

Dillsburg Senior Activity Center, Inc.
1 North Second Street, Dillsburg
Thursday, June 30 9:30 AM – 11:30 AM

Yorktown Senior Center 509 Pacific Avenue, York Tuesday, July 5 9:30 AM – 11:30 AM Windy Hill on The Campus
1472 Roth's Church Rd, Suite 103, Spring Grove
Wednesday, July 6 9:30 AM – 11:30 AM

Red Lion Area Senior Center
20-C Gotham Place, Red Lion
Friday, July 8 9:00 AM – 11:30 AM

<u>Hanover Council of Churches</u> 136 Carlisle Street, Hanover **Tuesday, July 12** 9:30 AM – 11:30 AM

Red Land Senior Center
736 Wyndamere Road, Lewisberry
Wednesday, July 13 9:30 AM – 11:30 AM

South Central Senior Center
150 East Main Street, New Freedom
Thursday, July 14 9:30 AM – 11:30 AM

Brown's Orchards & Farm Market (Pavilion) 8892 Susquehanna Trail South, Loganville Tuesday, July 19 9:30 AM – 11:30 AM

Flinchbaugh's Orchard & Farm Market 110 Ducktown Road, York (Pavilion) Thursday, July 21 9:30 AM – 11:30 AM

White Rose Senior Center
27 South Broad Street, York
Tuesday, July 26 9:00 AM – 11:30 AM

St. Matthews Evangelical Lutheran Church (NEW SITE) 839 West Market Street, York Thursday, August 4 9:30 AM - 11:30 AM

Hanover (Location TBA)
Tentative Thursday, July 28
9:30 AM – 11:30 AM

MAKING A DIFFERENCE In The Lives of People With Dementia

Friday, April 8, 2016
Zion United Methodist Church
1030 Carlisle Avenue, York

Registration 8:00 a.m. – 8:30 a.m.
Presentations 8:30 a.m. – 11:30 a.m.
Panel Discussion 11:30 a.m. – 12:30 p.m.

Do you know someone with dementia? Are you a caregiver, child or spouse of someone with dementia? Have you been diagnosed with dementia? If you answered "yes" to any of these questions, consider attending this free seminar.

The "Making a Difference in the Lives of People with Dementia" seminar, sponsored by Visiting Angels and Good News Consulting, will provide education and community resources for families who have a loved one with dementia. Following registration, information will be presented by Good News Consulting and Dr. Kenneth Brubaker, the former Chief Medical Director for the Pennsylvania Department of Aging and the Office of Long Term Living. The speakers have over 25 years of experience working with individuals with dementia and their families.

Topics include:

- What to expect as the disease progresses
- How to improve communication with someone who has dementia or memory loss
- Techniques and approaches for different stages of dementia
- Simple activities and games

• Updated medical advances and research A panel of experts will be available following the presentations to answer questions and provide additional information.

Community organizations, including the York County Area Agency on Aging, will also be present to assist families as they navigate through the medical, legal, financial and personal aspects of the disease. Representatives will be available to answer individual questions and provide valuable resources.

Pre-registration is required as seating is limited. Call (717) 751-2488 to pre-register. All attendees will receive a **FREE** book – *When Alzheimer's Disease Strikes!* - courtesy of the Alzheimer's Association Greater PA Chapter. Door prizes and light refreshments will also be provided.

2016 York County Senior Games



The excitement is building as we plan for the 15th annual York County Senior Games! The Games will be held Monday, June 20 through Friday, June 24.

The York County Senior Games have grown significantly since they were first held in 2002 as a one-day event. There is an event for everyone, from card games to hoops, swimming to shuffleboard, bocce to 9-hole golf, and much more.

The majority of the events will be held at Central York High School. Bowling, mini golf, 9-hole golf, horseshoes, trap shooting and target shooting will be held at other community locations.

The Senior Games registration area, located inside the main entrance at Central York High School, will open at 9:00 a.m. on Monday, June 20 and will remain open every day from 9:00 a.m. to 3:00 p.m. through June 24th. Participants can pick up their participant bag, senior games t-shirt, and register for additional events at this area.

The mission of the York County Senior Games is to promote fitness and healthy lifestyles for York County men and women aged 50 and older. The Senior Games are organized by the York County Area Agency on Aging in conjunction with the Senior Games Planning Committee. The Games are made possible by community volunteers, sponsors and agency staff.

All 2015 York County Senior Games participants will receive a Registration Booklet in the mail in April. If you did not participate in 2015 and would like to receive a Registration Booklet, call (717) 771-9001 or 1-800-632-9073 to place your name on the mailing list.

Opening and Closing Events

In honor of our 15th anniversary, this year's Opening Ceremony will be held on Tuesday, June 21st at 8:15 a.m. on the front lawn at Central York High School. A Color Guard, Parade of Athletes and special musical entertainment will highlight this year's Opening Ceremony. Bring your family and join us as we kick off this year's festivities.

The week of events will end with our Closing Celebration. It will be held on Friday, June 24th beginning at 3:30 PM at Central York High School Cafeteria. This event will celebrate the week of activities, recognize medal winners and be a special time of sharing. Awards, door prizes, and pictures will be shared during this memorable celebration. All participants and their families are encouraged to attend.

Eligibility and Age Divisions

Any York County resident 50 years of age or older as of December 31, 2016 may participate. Age groups are 50-54, 55-59, 60-64, 65-69, 70-74, 75-79, 80-84, 85-89 and 90+. Event coordinators reserve the right to consolidate age divisions for competition based on insufficient entries, modify rules and formats or to cancel events. Medals will be awarded within each age group. Some events are open to men and women separately.

Registration

There is a \$12.00 registration fee that enables you to participate in an unlimited number of events. Fee for all registrations postmarked after May 31 is \$15.00. The registration fee is non-refundable. Additional fees apply for some events.

Registration booklets will be available after April 1. Contact the York County Area Agency on Aging at (717) 771-9001 or 1-800-632-9073 for further information. The registration booklet and registration form can also be downloaded from our website at www.ycaaa.org, after April 1.

Sponsors and Donations

The Senior Games are made possible by the financial support of local businesses, organizations, and individuals. ManorCare Health Services will again be our Platinum Sponsor. We welcome back Gold Sponsors SpiriTrust Lutheran® and the PA LOTTERY, as well as The Brunswick at Longstown and Colonial Manor Nursing and Rehab, a new Gold Sponsor this year. Returning Bronze Sponsors include Glatfelter Insurance Group, Normandie Ridge Senior Living Community, Rest Haven York and WellSpan Sports Medicine. Newsradio 910 WSBA and On-Line Publishers, Inc. return as Media Sponsors. Other sponsors who commit after the printing of this publication will be recognized in the Summer issue of the New Horizons. Sponsors and donations are always accepted, as they will continue to support the Games and ensure future success. Businesses and organizations that are interested in making financial contributions should call the Senior Games at (717) 771-9001.

Don't delay! Sign up with a friend or family member and GO FOR THE GOLD in the 2016 York County Senior Games! It's sure to be an exciting and memorable week!



MONDAY, JUNE 20, 2016

BOWLING – SINGLES

Sponsored by PA LOTTERY and Hosted by Hanover Bowling Centre Location:

Hanover Bowling Centre 1630 Broadway, Hanover Time: 9:00 AM

BOWLING – DOUBLES

Sponsored by PA LOTTERY and Hosted by Hanover Bowling Centre **Location:**

Hanover Bowling Centre 1630 Broadway, Hanover Time: 12:00 PM

3 ON 3 BASKETBALL Time: TBD

TUESDAY, JUNE 21, 2016

(All Tuesday events will be held at Central York High School except Mini Golf)

BOCCE

Hosted by Elizabeth DiLuigi
Specific times for age groups will be listed in the Registration Booklet

LADDER GOLF

Sponsored and Hosted by ManorCare Health

Time: Compete in this event anytime between 9:00 AM to 2:00 PM

SOCCER KICK

Sponsored and Hosted by ManorCare Health

Time: Compete in this event anytime between 9:00 AM to 2:00 PM

WASHERS

Hosted by Crystal Yunginger
Time: Compete in this event anytime
between 9:00 AM to 2:00 PM

WII ARCHERY

Hosted by Patricia Egger
Time: Compete in this event anytime
between 10:00 AM to 3:00 PM

MINI GOLF

Sponsored by The Brunswick at Longstown and Colonial Manor Nursing and Rehab and Hosted by Heritage Hills Golf Resort

Location:

Heritage Hills Golf Resort 2700 Mt. Rose Avenue, York Time: Compete in this event anytime between 1:00 PM to 6:00 PM

116 YORK COUNTY SENIOR GAMES

SCHEDULE OF EVENTS

WEDNESDAY, JUNE 22, 2016

(All Wednesday events at Central York High School except Target and Trap Shooting)

RUNNING EVENTS - TBD

THROWS

Hosted by Manchester Township Recreation Time: Football, Softball, and Frisbee Compete in these events anytime between 9:00 AM to 2:00 PM

SHUFFLEBOARD

Hosted by SOS and SING
Specific times for age groups will be listed in the Registration Booklet.

TARGET SHOOTING Hosted by York Chapter # 67

Izaak Walton League of America
Location: Izaak Walton League of America
7131 Iron Stone Hill Road, Dallastown
Time: 1:00 PM

BASKETBALL HOOPS

Foul Shooting and Hot Shot
Time: Compete in these events anytime
between 3:00 PM to 5:00 PM.
(Event also offered on Thursday, June 23,
choose one day).

TRAP SHOOTING

Hosted by York Chapter # 67 Izaak Walton League of America Location:

Izaak Walton League of America 7131 Iron Stone Hill Road, Dallastown Time: 5:00 PM Optional Practice Round 6:00 PM Event begins



THURSDAY, JUNE 23, 2016

9-HOLE GOLF

Hosted by Josh Kehler and Little Creek Golf Course

Location:

Little Creek Golf Course Rte. 116, Spring Grove, PA Time: 8:00 AM

HORSESHOES-SINGLES

Sponsored by SpiriTrust Lutheran® and Hosted by Chris Kessler

Location:

John Rudy Park 400 Mundis Race Rd, York Time: 8:00 AM

HORSESHOES-DOUBLES

Sponsored by SpiriTrust Lutheran® and Hosted by Chris Kessler

Location:

John Rudy Park 400 Mundis Race Rd, York Time: 12:00 PM

WII BOWLING

Hosted by Dick and Sandy Bear
Time: Compete in this event anytime between
9:00 AM to 3:00 PM
(Event also offered on Friday, June 24, choose one day).

DARTS

Compliments of Staff Music and Amusements-Hosted by Katie Fink

Time: Compete in this event anytime between 9:00 AM to 3:00 PM. (Event also offered on Friday, June 24, choose one day).

500

Hosted by Patricia DiLuigi
Time: 9:30 AM

BASKETBALL HOOPS

Foul Shooting and Hot Shot
Time: Compete in these events anytime
between 3:00 PM to 6:00 PM
Event also offered Wednesday, June 22,
choose one day

FRIDAY, JUNE 24, 2016

(All Friday events at Central York High School)

TENNIS-SINGLES

Hosted by David Meanor
Time: 8:30 AM

TENNIS-DOUBLES

Hosted by David Meanor Time: 11:00 AM

WII BOWLING

Hosted by Dick and Sandy Bear
Time: Compete in this event anytime between
9:00 AM to 1:00 PM
(Event also offered on Thursday, June 23,
choose one day

DARTS

Compliments of Staff Music and Amusements-Hosted by Katie Fink

Time: Compete in this event anytime between 9:00 AM to 1:00 PM.
(Event also offered on Thursday, June 23, choose one day).

PINOCHLE

Hosted by Kim Maglaughlin Time: 9:30 AM

$\underline{\textbf{SWIMMING}}$

Hosted by Mary Ann and Brian Wayne
Specific times for events will be listed in the
Registration Booklet

POKER

Hosted by John Brenner Time: 12:30 PM

TRIATHLON

The Triathlon will again be offered during the 2016 Senior Games! It will consist of three events: Softball Throw, 50 Yard Freestyle Swim and 100 Meter Run.

Participants of the Triathlon must compete in all three events during each of the scheduled event times. Points will be awarded to each athlete according to distance/accuracy score in softball throw, time in swimming and running events. Highest points in each of the following age brackets win: 50-54; 55-59; 60-64; 65-69; 70-74; 75-79; 80-84; 85-89; and 90+. There will be Men's and Women's Divisions. Awards will be announced during the Closing Celebration.

America's Most Common Cancers: How do I get screened?

By: Sara Coulbourn, M.D.
Thomas Hart Family Practice
York Hospital

Over half (53%) of all cancers are diagnosed in adults aged 50-74 years old. When cancer is found early, treatment is more likely to work. Getting regular checkups and having a screening test done can be helpful in finding some cancers early. If a screening test does show a growth or abnormal change, it doesn't always mean that you have cancer. You may need more tests, such as a biopsy. In a biopsy, a small piece of tissue is taken from the abnormal area and looked under a microscope to check for cancer cells.

Lung Cancer

Lung cancer kills more Americans, both men and women, than the next 3 most common cancers combined. The cause is clear; smoking causes 80% to 90% of all new cases. This includes both personal smoking history as well as exposure to second-hand smoke (breathing in the smoke of others). The longer you smoke and the more packs a day you smoke, the greater your risk. The most common symptoms of lung cancer are: a cough that does not go away or gets worse, chest pain worse with deep breathing or coughing, hoarseness, unintentional weight loss, coughing up blood or rust colored phlegm, or infections such as pneumonia that don't go away or keep coming back in the same





IT'S A NEW DAY IN HEALTHCARE FOR SENIORS LIVING AT HOME.



SeniorLifeYork.com 1500 Memory Ln Ext, York, PA 17402 (717) 757-5433 spot. Screening for lung cancer is done by a special kind of low radiation CT scan (large machine that takes pictures in very small slices to detect even very small nodules or abnormal growths in the lungs). The earlier these lung nodules can be found, the higher the survival rates for lung cancer.

Screening:

• Recommended for adults from 55 to 80 years old who have at least a 30 pack-year smoking history and are either still smoking or have quit smoking within the last 15 years. This is done with the special low radiation CT scan of the chest and should be done yearly.

Breast Cancer

Breast cancer is the 2nd leading cause of cancer death in women. About 1 in 8 women in the US will develop advanced stage breast cancer and your chance to get breast cancer increases as you age. Warning signs of breast cancer include: a breast rash that does not go away, breast lumps that do not go away or any nipple changes (drainage/bleeding/inversion). Any of these symptoms should be reported to your doctor. One way to find breast cancers early is to have a clinical breast exam. During a clinical breast exam, a doctor checks the breasts and underarms for lumps or any changes that could be signs for breast cancer. Breast cancer screening is done with a mammogram. A mammogram is an x-ray of the breast; pictures are taken of both breasts from different angles to find any concerning growths. Breast cancers found during a mammogram are more likely to be smaller and still in the breast. By finding these breast cancers early, you can improve your chance of treatment.

Screening:

• Recommended if you have no family history of breast cancer and no breast problems, screening mammograms should be started at the age of 40. Mammograms should be done yearly between ages 50 and 75. After age 75, talk to your doctor to see if you should continue with mammograms.

Prostate Cancer

Prostate cancer is the 2nd leading cause of cancer death in men. About 1 in 6 men will have a prostate cancer diagnosis during their lifetime. Fortunately, the majority of men diagnosed with prostate cancer do not die from it since it is so slow growing. The prostate is a walnut sized organ located beneath the bladder in all men. The prostate's job is to produce fluid that makes up part of semen. Most men do not have any warning signs of prostate cancer. However, the most common signs are from the prostate growing in size. These include difficulty urinating, frequent nighttime urination and blood in the urine or semen. You are at higher risk if you are African American, have a family history of prostate cancer and if you are over 50 years of age. Talk to your doctor about the benefits and risks of screening for prostate cancer.

If your doctor determines you should be screened, there are 2 methods.

Screening Methods:

- Digital rectal exam- a doctor places a gloved finger into the rectum to feel the shape, size and hardness of the prostate gland
- Prostate specific antigen (PSA) a chemical made by the prostate that can be measured in the blood. This level may be higher in men with prostate cancer, but other things can also affect the PSA level.

Colon Cancer

Colon cancer is the 3rd most common cancer in both men and women with the lifetime risk of developing colorectal cancer of 1 in 20. Usually, this starts as small growths along the lining of the colon or rectum which can then spread to other parts of the body. Screening can help find cancer early before these growths (polyps) have a chance to turn into cancer. Warning signs of colon cancer include rectal bleeding, a severe change in your bowel habits with unintentional weight loss. If you have a family history of colon cancer or certain medical conditions, your doctor may want to screen you for colon cancer before the age of 50. Otherwise, regular screening for colon cancer begins at age 50.

Screening:

- There are multiple tests used to screen for colon cancer. The most common ones include:
 - Fecal occult blood test (FOBT) a test that checks for hidden blood in your stool. Stool samples are put on special cards and sent to a lab. This should be done yearly.
 - Sigmoidoscopy- A flexible tube with a video camera that looks at the lower part of the colon and the rectum. With this camera, the whole colon is unable to be seen. This should be done every 5 years plus FOBT every 3 years.
 - Colonoscopy- A longer, flexible tube with a video that is used to look at the entire colon and rectum. This is done every 10 years unless abnormal growths are found.
 - Screening should be done from the age of 50 to the age of 75. The decision to be screened after age 75 should be made on an individual basis. Colon screening after age 85 years old is not recommended.

Other ways besides screening tests to reduce your risk for cancer:

- Do not use tobacco products.
- Avoid sunburns.
- Eat at least 5 servings of fruit and vegetables each day.
- Keep your weight down.
- Stay active with exercise.
- If you drink alcohol, do not have more than 1 or 2 drinks per day.

ANNUAL ELDER LAW UPDATE

By: ROBERT CLOFINE Certified Elder Law Attorney in York

If things stayed the same, keeping up with the law would be a breeze. Unfortunately, tax and Medicaid laws seem to change on a daily basis. Over the past year, there have been a number of developments. In this article, I'll offer some of the highlights.

As a result of the fiscal cliff deal made a few years ago, the federal estate tax exemption has increased to \$5.45 million for those dying in 2016. This means that your estate will not be subject to federal estate taxes in 2016 unless it exceeds \$5.45 million. If you are fortunate enough to have such a large estate, the amount in excess of the exemption will be taxed at 40%.

A companion to the estate tax is the federal gift tax. On the gift tax side, the so-called annual gift tax exclusion remains at \$14,000 for gifts made in 2016. This means that you can gift up to \$14,000 to each recipient each year without having to file any gift tax return or declare any gift. If you exceed this amount, you have to file a gift tax return and use some of your \$5.45 million estate tax exemption. Keep in mind that this is a federal gift tax rule and it has no bearing on how those gifts might be treated if you need to seek Medicaid benefits for long-term care. Medicaid is a public benefit program that pays for nursing home care if you meet certain guidelines. Under the current Medicaid rules, most gifts made within 5 years

of asking for Medicaid will make you ineligible for Medicaid and therefore create a problem. This means you must be extremely cautious when making any gift.

While the Medicaid program has a very strict rule on making gifts in order to qualify for benefits, each January we do get an increase in the "Community Spouse Resource Allowance". This is the amount that a healthy spouse gets to keep when their mate enters a nursing home. For nursing facility residents, Pennsylvania's general rule is that the healthy spouse can keep one-half of the available resources that were owned by the couple on the date of admission to the nursing facility. However, this protected "Community Spouse Resource Allowance" is subject to a ceiling and a floor. In 2016, the maximum is \$119,220 and the minimum is \$23,844. This means that if the couple has \$300,000 in savings when the husband enters the nursing home, the wife's protected share is \$119,220 and not one-half of the assets. Once the couple has reduced their countable resources to the eligibility limit, the spouse in the nursing home qualifies for Medicaid benefits. Once on Medicaid, the most that the couple has to pay towards nursing home expenses is the institutionalized spouse's income, which typically consists of Social Security benefits and pension income. Keep in mind that this is the bare minimum protection for the community spouse. Fortunately, however, you can take steps to increase these protections even after there is a placement in a nursing home. Despite

the 5-year rule, it's never too late to preserve assets.

In addition to the "resource" protections for a so-called community spouse, there are also income protections. The income protections are designed to ensure that the community spouse has sufficient monthly income to meet his or her needs when the spouse enters a nursing home. Under the guidelines, the community spouse is entitled to keep all of his or her income. If the community spouse's income is less than his or her "income allowance," then they are entitled to keep a portion of the institutionalized spouse income. In 2016, the "income allowance" which takes into consideration one's housing expenses, is a maximum of \$2,980.50 per month and a minimum of \$1,992 per month.

A final 2016 change is the amount of the Medicare skilled nursing facility co-pay. If you recall, traditional Medicare's coverage for nursing home care is limited to "skilled" care only for a maximum of 100 days. If you are in a skilled nursing facility after a 3-day hospital stay (observation status does not count) and meet all the other requirements, then Medicare Part A will cover up to 100 days of skilled care for each benefit period. Under Part A, the total cost at the nursing home, including all room charges and prescription drugs, is covered. For the first 20 days of skilled care, traditional Medicare pays 100%. If you continue to need "skilled" care, then for days 21-100, there is a co-payment of \$161.00 per day in 2016. Similar coverage is provided if you get your health care through a Medicare Advantage plan rather than traditional Medicare.

Protect Yourself, Your Family, & Your Pets By Signing Up For Smart911

By: Jacqueline Brininger, Director York County 911

Smart 911 is a new, life-saving program offered by the York County Department of Emergency Services to the community. It is meant to help improve the response you receive in an emergency by allowing you to provide critical information to 911 dispatchers before an emergency arises.

Staff from the York County 911 Center will be traveling throughout the community in March to explain the importance of signing up for Smart911 and to assist with the process.

You can sign up today by creating a free, secure online profile at **Smart911.com**. The profile is tied to your phone number and immediately becomes available to dispatchers when you call 911. It contains largely the same information as you would give verbally to a 911 dispatcher, but it is provided calmly before an emergency arises. The amount of information you provide is entirely at your discretion, but examples include:

• Details regarding the layout of your home, which can aid firefighters if they need to conduct a search in a fire or other emergency.

- Information about medical conditions that may be crucial to emergency medical staff. Information on mobility problems or physical/developmental disabilities that can change the way responders handle a call. (For example, you can advise if there is an individual in a residence who needs assistance to exit the property.)
- Emergency contacts, which ensures responders can contact your family or friends quickly in case of a vehicle accident or other emergency.
- Information about pets, which can lead to greater safety not only for the pet but also for response agencies.

The information you provide is stored securely and is not searchable through the Internet or even by our 911 dispatchers. It is only available to the 911 Center dispatcher when you contact 911, and only for 45 minutes.

Signing up online takes about 10 minutes; go to www.smart911.com.

For those who would like more information or help with the process, staff from the York

County 911 Center will be visiting local senior centers throughout the month of March. Although the meetings are hosted at senior centers, all members of the community regardless of age or affiliation with each center are encouraged to attend. Reservations are not required. There is never any cost associated with the program. The meetings are scheduled as follows:

- March 10, Delta Area Senior Center, 5 Pendyrus Street, Suite 1 in Delta, from 10 a.m. until 1 p.m.
- March 16, Redland Senior Center, 736 Wyndamere Road in Lewisberry, from 12:30 p.m. until 3 p.m.
- March 22, Heritage Senior Center, 3700-4 Davidsburg Road in Dover from 10:15 a.m. until 1:15 p.m.
- March 23, Red Lion Area Senior Center, 20-C Gotham Place (North Main Street Extended) in Red Lion, from 10 a.m. until 1 p.m.
- March 31, Windy Hill on the Campus, 1472 Roth's Church Road, Suite 103 in Spring Grove, from 10 a.m. until 1 p.m.

Need Help with Medicare? APPRISE Can Help!



APPRISE is the State Health Insurance Assistance Program which provides counseling for people with Medicare in Pennsylvania. It was created by the Pennsylvania Department

of Aging to help Pennsylvanians understand Medicare and their other health insurance benefits. Locally this program is offered by the York County Area Agency on Aging.

APPRISE counselors are specially-trained volunteers who have direct access to state and federal Medicare resources. They are able to answer questions about Medicare, Medicaid, Medigap, Medicare Advantage plans and the prescription drug program. They can help you to:

- Understand your Medicare benefits by explaining which services are covered under Part A and B and your Medicare Summary Notice.
- Make informed choices about Medicare coverage options, including Medicare appeals process and assist with appeals paperwork.
- paperwork.Understand the Medicare appeal process and assist with appeals.
- Select a Medigap insurance policy.

APPRISE counselors also:

- Explain financial assistance programs that may be available to assist in paying for your Medicare premiums, deductibles and coinsurance, as well as your prescription drug needs.
- Explain the Medicare prescription drug benefit.

Make presentations on Medicare to your organization.

In our local York APPRISE Program, we have wonderful volunteers who assist in the office, as well as in the community at numerous sites. To schedule an appointment for one-on-one counseling call the APPRISE Help Desk at (717) 771-9008 or 1-800-632-9073. The monthly APPRISE counseling sites from January through September are as follows:

- Delta Senior Center
 5 Pendyrus Street, Suite 1, Delta
 First Thursday of the month
- Spring Garden Township Office 340 Tri Hill Road, York First Thursday of the month
- Red Lion Senior Center
 20-C Gotham Place, Red Lion
 Second Monday of the month
- Windy Hill on the Campus Senior Center 1472 Roth's Church Road, Suite 103, Spring Grove Second Wednesday of the month
- Manchester Township Municipal Office 3200 Farmtrail Road, York Second Thursday of the month
- Springettsbury Township Municipal Office
 1501 Mt. Zion Road, York

Third Wednesday of the month
Windy Hill on the Campus Senior Center

- 1472 Roth's Church Road, Suite 103, Spring Grove Fourth Monday of the month
- West Manchester Township Municipal Office
 380 East Berlin Road, York

Find the site near you and call us for an appointment.

Fourth Wednesday of the month

Older Americans Month 2016



information on the importance of advance care planning for all ages. Watch the inspiring documentary "Consider the Conversation", and have your questions answered by a panel of local experts. All participants will receive a reference packet with helpful information to start the conversation about end-of-life wishes with loved ones. Information about these events can be found on page six.

If you have a few extra hours to spare, there are many volunteer opportunities offered through the York County Area Agency on Aging. Meet our Volunteer Coordinator at one of the local libraries (time and locations listed on page 14), and learn more. Remember, no one can do everything, but everyone can do

something. Do "something" today and volunteer. Make a difference in someone's life, as well as your own.

Perhaps you're a gardener and excited to get outside and start working in your garden. Page 16 provides tips on the care and maintenance of perennials. Watch as that garden blooms again and "blazes a trail" of beauty and color.

Source: Administration for Community Living

"Medicare Facts for New or Pre-Retirees"

Are you near retirement, or recently retired, and confused about choosing Medicare plans? We can help! Attend one of these free seminars to get the facts and learn to better navigate the Medicare system.

Seminar topics include:

- Review of benefits provided under Medicare
- Original Medicare and Medicare Advantage Plan coverage options
- Medicare prescription drug coverage and tools to navigate the "Drug Plan Finder"
- Medicare Savings Programs
- Medicare Preventive Services
- Supplemental Insurance/Medigap Plans
- MyMedicare.gov and other technological tools

Seminar locations:

Tuesday, March 8, 2016

Penn State Extension Offices York County Annex, Meeting Room 1 112 Pleasant Acres Road, York 6:00 PM to 9:00 PM

Tuesday, April 5, 2016

Saint Joseph School, Community Room 5125 Grandview Road, Hanover 6:00 PM to 9:00 PM

Tuesday, May 31, 2016

Penn State Extension Offices York County Annex, Meeting Room 1 112 Pleasant Acres Road, York 6:00 PM to 9:00 PM

These events will be presented by the York County Area Agency on Aging's APPRISE Program. Pre-registration is required by calling (717) 771-9008 or 1-800-632-9073 or visiting the 'Calendar of Events' page of www.ycaaa.org.



Don't forget to set your clocks ahead one hour during Daylight Savings which occurs on Sunday, March 13, 2016.

CAN YOU REDUCE YOUR DRUG COSTS?

Prescription drug costs don't have to be a huge burden for older adults. The Medicare prescription drug coverage has helped reduce costs for many people; however there are other options to be considered that can provide additional assistance for some individuals.

Here are some tips:

Consider switching to drugs that cost less. Ask your doctor if there are generic, over-the-counter, or less-expensive brand name drugs that could work just as well as the ones you are taking now. Switching to lower-cost drugs can save you hundreds or possibly thousands of dollars a year.

Is there a cheaper way to receive your medications? Explore whether you would save money by getting a 90-day supply or receiving your medications via mail order.

Look into the Pennsylvania's State **Pharmaceutical Assistance Program** (SPAP). Pennsylvania offers the PACE and PACENET program that may help reduce the cost of your drugs. To be eligible, you must be 65 years of age or older and have been a resident of PA for at least 90 consecutive days; and are not eligible for benefits under Medical Assistance. To be eligible your annual income in the prior calendar year must be less than \$23,500 for a single person and \$31,500 for a couple. Social Security Medicare Part B premiums are now excluded from income. This change has the same effect as raising the income limits by that amount. For most Medicare beneficiaries, this amount is \$1,258.80 per person for a year. For married couples, the excluded amount would be \$2,517.60 for a vear.

Call 1-800-225-7223 for more information.

You may be able to get some assistance from the drug manufacturers. Look into Pharmaceutical Assistance Programs, also

called Patient Assistance Programs. Many of the major drug manufacturers offer assistance programs for people enrolled in a Medicare drug plan. Call **1-800-955-0989** for the Pennsylvania Patient Assistance Program Clearinghouse. The Clearinghouse will help you apply for free or low-cost prescription medicines available from drug manufacturing companies and other sources.

Are you eligible for the Special Pharmaceutical Benefit Programs or Chronic Renal Disease Program in PA? There are special drug assistance programs for eligible individuals diagnosed with Chronic Renal Disease, Schizophrenia or HIV/AIDS.

Renal Disease, Schizophrenia or HIV/AIDS. For more information on the CRDP call 1-800-225-7223. For more information on the HIV/AIDS program call 1-800-922-9384. For information on the Mental Health program call 1-800-443-4459.

Take advantage of the Retail Store "Low Cost Drugs". Many retail pharmacies now offer some low cost \$4.00/\$5.00 prescription drugs. Make sure you check out your local retail stores that may cover your medications at very low cost.

Extra Help, also known as Low-Income Subsidy may be a benefit available to you. Individuals with limited income and assets may be eligible for the Extra Help benefit that may reduce the costs of Medicare Part D premiums and co-pays. Medicare and the Social Security Administration work together to provide this benefit to Medicare beneficiaries. If your current monthly income is below \$1,505/single or \$2,023/married and your assets are below \$13,640/single or \$27,250/married, you may be eligible for this benefit that will save you money on your Part D plan and medications. You can apply online at www.ssa.gov or call APPRISE at 771-9008 if you need assistance with the application.

County Senior

ames for Life

2016 Medicare Premiums, Deductibles and Cost-Sharing Amounts

and Cost-Sharing Amounts						
Part A (Hospital Insurance)	Beneficiary pays:					
Hospital Deductible	\$1,288 / benefit period					
Hospital Copayment	\$0 for days 1-60					
	\$322 / day for days 61-90					
	\$644 / day for days 91-150					
Skilled Nursing Facility	\$0 for days 1-20					
Copayment	\$161 /day for days 21-100					
	All costs after 100 days					
Part A Premiums*	\$411 / month for those with fewer than 30 quarters of Medicare-covered employment					
	\$266 / month for those with 30-39 quarters of Medicare-covered employment					
Part B (Medical Insurance)	Beneficiary pays:					
Annual Deductible	\$166					
Part B Premium for those with incomes below \$85,000 if sin- gle, \$170,000 if mar- ried	\$104.90 / month – for those beneficiaries enrolled in Medicare prior to 2016, whose premium is taken out of their monthly Social Security benefit \$121.80 / month – for beneficiaries not collecting Social Security benefits, those who will enroll in Part B for the first time in 2016 and					
Most Part B covered	first time in 2016, and those who have their Part B premiums paid by Medicaid					
services, including doctors' visits, outpatient therapy, durable medical equipment, and outpatient mental health services	20% of amount of Medicare approves					

* Most people with Medicare do not pay a monthly premium for Part A because they have (or a spouse has) 40 or more quarters of Medicare-covered employment (meaning they worked at a job where they paid into Medicare). Source: © 2016 National Council on Aging, www.ncoa.org

VOLUNTEER for the Senior Games!

2016 York County Senior Games scheduled for June 20 – June 24, needs 200 volunteers.

Do you know someone who can help?

- Can you commit a few hours of your time?
- Would your club or organization be willing to volunteer?
- Do you know of a youth group or team who is looking for a volunteer opportunity?
- Would your employer or business allow employees to volunteer?

There are many fun and different volunteer opportunities. Help is needed in the following areas:

- Registration, keeping score and providing support for the event coordinators during the events.
- Picking up and delivering supplies and equipment during the Games.
- > Helping at events, restocking supplies and much more.

Volunteering for the Senior Games can be just as much fun as participating in the events! To learn more about the many volunteer opportunities, call (717) 771-9001 or email aging@yorkcountypa.gov.



No One Can Do Everything, **But Everyone Can Do Something!**

Volunteers are a vital part of the Agency on Aging. They help to supplement and expand the agency's services to the community. The agency is proud to recognize and thank the 205 agency volunteers who have provided more than 11,526 hours at a value of \$245,732 this past fiscal year on behalf of older adults in York County. We couldn't do what we do without you!

The agency offers many different volunteer programs to fit a variety of personality types. If you love to socialize with others, someone is always in need of a friend to talk to. To volunteer as a friendly visitor or to have telephone conversations with older adults who are homebound can also make a difference. If you are missing the workforce, there are programs to help older adults. From financial counselors for timely budgeting, to an APPRISE insurance counselor to answer all those questions about Medicare issues, there is always work to help others in need. Take the time to consider volunteering and make a difference for yourself and others.

To learn more about our exciting volunteer opportunities the York County Area Agency on Aging Volunteer Coordinator, Evelyn Godsey, will be at various community locations. She will be available to speak with interested individuals one-on-one about the many York County Area Agency on Aging volunteer programs. Stop by one of the following locations to meet and speak with Evelyn:

Guthrie Memorial Library

2 Library Place, Hanover Monday, March 7 10:30 AM – 12:30 PM

Red Land Community Library 48 Robin Hood Drive, Etters Tuesday, March 22 3:00 – 5:30 PM

Glatfelter Memorial Library 101 Glenview Road, Spring Grove Thursday, April 7 10:30 AM – 12:30 PM 250 Bailey Drive, Stewartstown Monday, May 9 3:00 – 5:00 PM

Mason-Dixon Public Library

Kaltreider-Benfer Library

147 South Charles Street, Red Lion Tuesday, May 17 11:00 AM – 1:00 PM

At the present time volunteers are especially needed for the following programs:

APPRISE Insurance Counselors provide objective information and assistance to Medicare beneficiaries with Medicare and other insurance related issues. Counselors receive extensive training by local and state program staff. Time commitment for this program is twelve to fifteen hours a month within a flexible timeframe.

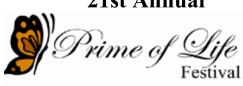
Financial Counselors offer their financial skills with budgeting, interpreting and processing household bills, and completing applications for benefits to older adults who have been authorized for service by an Agency on Aging care manager. A time commitment of four to eight hours per month is required after completion of training provided by the Agency.

Friendly Visitors touch the lives of older adults by one-to-one visits to an older adult who is homebound and in need of a friend. The volunteer visits about once a week, bringing companionship, information, and sharing activities. Training is provided by the Agency.

Studies indicate that the benefits of volunteering include improved physical and mental health, lower rates of depression, and higher levels of happiness, self-esteem and life satisfaction. So what are you waiting

For more information contact Evelyn Godsey, Volunteer Coordinator, at (717) 852-4902 Ext. 338 or 1-800-632-9073, or at evgodsey@yorkcountypa.gov. Volunteer applications can be downloaded from the Forms and Documents page of our website at www.ycaaa.org.

21st Annual



The Field House York College of Pennsylvania Thursday, May 26th 8:00am-4:30pm Bingo starts at 8am

Exhibitors, Free Seminars, Free Entertainment, Raffles, Health Screenings, Red Cross **Blood Drive, Fruit & Vegetable** Vouchers and afternoon Bingo

Come Join the Fun! FREE

Parking and Admission

How Well Does Your "CarFit" You? Visit "CarFit" During the Prime of Life Festival

As we age, changes in our vision, flexibility and strength, range of motion and even size and height may make us less comfortable and reduce our control behind the wheel. Sitting too close to the steering wheel or not wearing a seat belt properly can make all of the difference in the comfort as well as safety of a senior driver.

Seniors are invited to learn about proper steering wheel settings and many other valuable lessons through the CarFit Program that will be offered by the Center for Traffic Safety during the Prime of Life Festival.

Older drivers are often the safest drivers in that they are more likely to wear their seatbelts, and less likely to speed or drink and drive. However, older drivers are more likely to be killed or seriously injured when a crash does occur due to the greater fragility of their aging bodies.

Driver safety programs improve adult driver safety by addressing cognitive abilities and skills. However, older drivers can also improve their safety by ensuring their cars are properly adjusted for them. A proper fit in one's car can greatly increase not only the driver's safety but also the safety of others.

What is the CarFit Program?

CarFit is an educational program that offers older adults the opportunity to check how well their personal vehicles "fit" them. A team of trained technicians will lead the participant through a 12-point checklist with their vehicle to ensure they "fit" their vehicle properly for maximum comfort and safety.

The checklist questionnaire includes:

- Is the person positioned correctly in the driver's seat?
- Can the pedals be easily reached?
- Does the person know how to adjust the mirrors properly or have the flexibility to use the mirrors?
- Is the steering wheel positioned properly?
- Is there adequate space between the front air bag/steering wheel?
- Are head restraints properly adjusted?

Here are three quick examples that underscore the importance of road safety to the CarFit program.

- Knowing how to properly adjust one's mirrors can greatly minimize blind spots for drivers who may wish to change lanes.
- Good foot positioning on the gas and brake pedals is important. If the driver is reaching with his or her toes to press on the pedals, it can cause fatigue in one's leg and slowed reaction times.
- 3. Drivers run a risk of serious injury if they are sitting closer than 10 inches to the steering wheel.

A CarFit check takes approximately 20 minutes to complete.

Be sure to stop by the "CarFit" event offered from 9:00 a.m. to 1:00 p.m. at the Prime of Life Festival on May 26th. Take advantage of this free program and learn more about how well your "car fits" you!

YORK COUNTY SENIOR CENTERS

Senior centers are a place for socialization, health promotion, learning, and a gateway to fun, friends and fulfillment! York County residents age 60 and older are welcome to visit a center in their area and enjoy the many activities available to them. Listed below is the contact information for York County senior centers:

CRISPUS ATTUCKS ASSOCIATION

605 South Duke St., York Director: Robin Beatty-Smith

Phone: 848-3610

Hours: Monday-Friday, 9:00 AM - 4:00 PM

Website: www.crispusattucks.org

DELTA AREA SENIOR CENTER, INC.

5 Pendyrus St., Suite 1, Delta Director: Kim Maglaughlin

Phone: 456-5753

Hours: Monday- Friday, 7:00 AM -2:00 PM Website: www.deltaseniorcenter.com

DILLSBURG SENIOR ACTIVITY CENTER, INC.

1 North Second St., Dillsburg Director: Scott Shughart Phone: 432-2216

Hours: Monday- Friday, 8:00 AM- 3:00 PM

HERITAGE SENIOR CENTER, INC.

3700-4 Davidsburg Road, Dover Director: Emma Crossley

Phone: 292-7471

Hours: Monday- Friday, 8:00 AM- 3:00 PM Website: www.heritagesrcenter.org

NORTHEASTERN SENIOR COMMUNITY CENTER

P.O. Box 386

131 Center St., Mount Wolf

Director: Deb Davis Phone: 266-1400

Hours: Monday-Friday, 8:00 AM –2:00 PM Website: http://www.mtwolf.org/SeniorCenter/

RED LAND SENIOR CENTER, INC.

736 Wyndamere Road, Lewisberry

Director: Jen Washburn Phone: 938-4649 or 938-4640

Hours: Monday through Friday, 8:30-3:00 PM Website: www.redlandseniorcenter.org

RED LION SENIOR CENTER, INC.

20-C Gotham Place, Red Lion Director: Heather Goebeler

Phone: 244-7229

Hours: Monday-Friday, 7:30 AM-2:30 PM Website: www.redlionseniorcenter.com

SEPTEMBER HOUSE SENIOR CENTER

1251 West King St., York Director: Susan K. Jones Phone: 848-4417

Hours: Monday-Friday, 8:00 AM- 4:00 PM

SOUTH CENTRAL YORK COUNTY SENIOR CENTER, INC

150 East Main St., New Freedom

Director: Sandy Wehr Phone: 235-6060

Hours: Monday- Friday, 8:00 AM-3:00 PM www.southcentralyorkcountysrctr.webs.com

STEWARTSTOWN SENIOR CENTER, INC.

26 South Main St., Stewartstown

Director: Rosie Horton Phone: 993-3488

Hours: Monday-Friday, 8:30 AM-3:00 PM

Website: www.stewsenior.org

SUSQUEHANNA SENIOR CENTER

2427 Craley Road, Wrightsville Director: Trena Howard Phone: 244-0340

Hours: Monday-Friday, 8:00 AM – 2:30 PM Website: www.susquehannaseniorcenter.org

WHITE ROSE SENIOR CENTER

27 South Broad St., York Director: Lisa Krout Phone: 843-9704

Hours: Monday-Friday, 8:00 AM- 4:00 PM Website: www.whiteroseseniorcenter.org

WINDY HILL ON THE CAMPUS

1472 Roth's Church Road, Suite 103,

Spring Grove

Director: Tammy Miller Phone: 225-0733

Hours: Monday-Friday, 8:30 AM- 2:30 PM Website: www.windyhillonthecampus.org

YORKTOWN SENIOR CENTER

509 Pacific Avenue, York Director: Jennifer Stitzel Phone: 854-0693

Hours: Monday- Friday, 8:00 AM- 3:00 PM Website: www.yorktownseniorcenter.org

New Classes Announced for A Matter of Balance



Are you concerned about falling or have you fallen in the past? Do you restrict your activities because of falling concerns? Are you interested in improving your balance, flexibility and strength? If you answered 'yes' to any of these questions, you should consider enrolling in "A MATTER OF BALANCE" classes.

A MATTER OF BALANCE is an award-winning program designed to manage falls and increase activity levels.

This program emphasizes practical strategies to manage falls. You will learn to:

- View falls as controllable
- Set goals for increasing activity
- Make changes to reduce fall risks at home
- Exercise to increase strength and balance

A MATTER OF BALANCE classes are free and held twice a week for 4 weeks. Each class is 2 hours in length.

Spring Classes:

York Township Park Building

25 Oak Street, York Mondays and Wednesdays March 28 to April 20, 10:30 AM to 12:30 PM Deadline to register is March 21, 2016

OR

Zion View Community Building

140 Copenhaffer Road, York Tuesdays and Thursdays April 5 to April 28, 10:00 AM-12:00 PM Deadline to register March 29, 2016

OR

Roth's Farm Village

1395 Village Drive, Spring Grove Tuesdays and Thursdays June 7 to June 30, 1:00 PM - 3:00 PM Deadline to register May 31, 2016

For more information and pre-registration please call the York County Area Agency on Aging at (717) 771-9610 or 1-800-632-9073, or by email aging@yorkcountypa.gov.

Spring is in the Air! Care and Maintenance of Perennials



What Is an Herbaceous Perennial?

A perennial plant will live for more than two growing seasons; a true herbaceous perennial will completely die back in the winter, while its roots remain persistent, with clumps of stems or buds at or below ground level. Some perennials can be short-lived and may last only three years, while others may last for decades.

The care and maintenance of your perennial garden need not be complicated or daunting. Much of good gardening is a combination of some basic horticultural

principles with common sense and a good eye. The following is a list of some of these basic principles.

Site

Carefully study the existing site. Know the site conditions—light, temperature, soil, slope, drainage, and air circulation.

Soil

This is the single most important factor in growing healthy plants. Most perennials grow best in soil that is well drained with good fertility and a pH of 6.0 to 7.0. Adding organic matter to soil improves the fertility, texture, and water-holding capacity. Apply a two to three inch layer of mulch to conserve water, reduce the need to weed, and keep soil temperature cool. Applying a winter mulch of evergreen boughs when the ground is frozen prevents plants from being pushed out of the ground by alternate freezing and thawing. Winter mulch is used only on newly-planted or divided perennials and tender plants. This mulch most be removed gradually in the spring.

Plants

Knowing the needs of each plant in the garden is essential. Does it need sun or shade? Should the soil be dry or moist? Know the size of the plant when it reaches maturity so the plant can be properly placed. A garden that is too densely planted is difficult to maintain. Plants whose mature height is 3' or above should be planted 2' to 3' feet apart, and plants 2' to 3' tall should be spaced 1.5' to 2' apart. Below 2' tall, spacing should be 1'.

Dividing Perennials

Most perennials benefit from lifting and dividing every three to four years. However, some perennials resent being disturbed and are better off being propagated by cuttings or seed. When dividing plants, rejuvenating the soil by incorporating organic matter such as leaf mold or compost is important.

Results obtained from dividing perennials are well worth the time invested. By dividing perennials, a gardener can control a plant's size, rejuvenate plant growth, and increase the number of desired plants. Signs that a perennial needs to be divided include a smaller sized flower than usual; a hole or dead space in the center of the plant; less vigorous plant growth or the plant spreads beyond its intended space in the garden; and/ or bottom foliage is sparse.

It is important to note that some plants do not respond well to division and others need to be divided only if you wish to increase the number of plants.

When Should Plants Be Divided?

Certain sources recommend dividing spring- and summer-blooming perennials in the fall, while other sources suggest dividing spring-blooming perennials in April or May, right after the plant finishes flowering. Regardless of which method is used, dividing the plant when it is not in bloom allows all the plant's energy to go to root and leaf growth.

Watering

Soak the plants immediately after planting and check regularly to prevent drying out. The rule of thumb is to add one inch of water per week for established plants. Less frequent but deep watering encourages perennials to root deeply. Perennials that are said to tolerate drought are drought tolerant only after they have become established. The addition of mulch will help to reduce the need for frequent watering.

York County Area Agency on Aging 100 W. Market Street York, PA 17401 (717) 771-9610 PRESORTED STANDARD U.S. POSTAGE PAID HARRISBURG, PA PERMIT NO. 75

Fertilization

Most perennials do not need much fertilizer. Many over fertilized perennials will produce excessive soft growth and produce very few flowers. A soil test will help to determine the amount of fertilizer needed. Fertilizers with a formulation of 10-10-10 or 5-10-5 are sufficient, unless a soil test indicates otherwise.

Staking

Some plants need staking to prevent flopping over in the garden. Plants with heavy flower heads or long thin stems tend to blow over or are beaten down by heavy rains. Staking should be done early in the spring to allow the plants to grow through and around the stakes, usually hiding the stake by midseason.

Seasonal Care of Perennial Beds

March

- •Cut back tall grasses
- •Prune roses
- Test soil

April

- •Gradually remove winter protection
- •Weed, mulch, and edge
- •Thin and divide plants
- •Plant bare root plants
- Prepare stakes and cages

May

- •Weed
- •Finish mulching not completed in April
- •Water newly-planted plants
- •Fertilize as per soil test when establishing new beds or planting new plants
- Pinch plants back
- Stake
- •Thin plants

Source: Penn State College of Agricultural Sciences, Department of Horticulture; Penn State Cooperative Extension: Shirley Wagner, Master Gardener Coordinator, Lancaster County and Connie Schmotzer, Consumer Horticulture, York County.